

Fill in this information to identify the case:

Debtor 1 Janet C. Flaherty

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of PENNSYLVANIA

Case number 16-22227-JAD

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LSF8 Master Participation Trust

Court claim no. (if known): 9-2

Last 4 digits of any number you use to identify the debtor's account: 3594

Date of payment change: 3/4/2021

Must be at least 21 days after date of this notice

New total payment: \$848.39

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$636.74

New escrow payment: \$655.34

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Janet C. Flaherty

Case number (if known) 16-22227-JAD

Print Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Erin Elam Date 2/1/2021
Signature

Print Erin Elam Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number Street

Fairfield NJ 7004
City

State ZIP Code

Contact Phone 470-321-7112

Email eelam@raslg.com

CERTIFICATE OF SERVICE

I **HEREBY CERTIFY** that on February 7, 2021 I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

JANET C. FLAHERTY
534 SEAVEY ROAD
PITTSBURGH, PA 15209

And via electronic mail to:

Michael C. Eisen
M. EISEN AND ASSOCIATES PC
404 MCKNIGHT PARK DRIVE
PITTSBURGH, PA 15237

RONDA J. WINNECOUR
SUITE 3250, USX TOWER
600 GRANT STREET
PITTSBURGH, PA 15219

OFFICE OF THE UNITED STATES TRUSTEE
LIBERTY CENTER.
1001 LIBERTY AVENUE, SUITE 970
PITTSBURGH, PA 15222

By: /s/ Gisela Arriola
Gisela Arriola
Email: garriola@raslg.com



Caliber Home Loans, Inc.
P.O. Box 619043
Dallas, TX 75261-9063

ESTATE OF M CHAEL J FLAHERTY
JANET C FLAHERTY
C/O M CHAEL C E SEN
6200 BABCOCK BLVD
P TTSBURGH PA 15237-2507

Account Summary

Statement Date	12/09/2020
Loan Number	
Current Payment Amount	\$829.79
New Payment Amount	\$848.39
New Payment Effective Date	03/04/2021
Property Address	134 SEAVEY RD P TTSBURGH PA 15209

We are here to help



www.caliberhomeloans.com
Customer Service 800-401-6587
Monday - Friday
8 00 a m - 8 00 p m CST
Saturday
8 00 a m - 12 00 p m CST
Excluding federal holidays

What is Escrow?

Escrow is an account that is used to store funds collected through your mortgage payment for the purpose of paying your property taxes &/or insurance. Funds are issued to your tax entity or insurance carrier when payments become due; the amount due is determined by those entities. Other items such as mortgage and flood insurance may also be included in your escrow account. To learn more about escrow, please visit caliberhomeloans.com/tools-resources/faqs.

Why am I receiving this statement?

- We review your escrow account to ensure your monthly escrow payment will be enough to cover tax and insurance payments for the next 12 months.
- Since the amount of taxes and insurance can change over time, this statement will outline any changes for your account.
- These changes may impact your payment amount.

YOUR RESULTS...

Based on our review, you have a **Shortage** in the amount of **\$8,609.40**.

Details of this calculation are reflected in Section 2

Projected minimum balance	-\$7,718.68
- Required minimum balance	\$890.72
Shortage Amount	-\$8,609.40

Section 1 Next Steps

Your shortage will be spread over 41 months.
Your new payment will be **\$848.39**

Payment Breakdown	Current Monthly Payment	New Monthly payment as of 03/04/2021
Principal & nterest	\$193.05	\$193.05
Escrow	\$636.74	\$655.34
Total Payment	\$829.79	\$848.39

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur effective 03/04/2021.

Section 2 Escrow breakdown and next year's expected activity

	Upcoming expected payments	To calculate your new monthly escrow payment:
Insurance	\$790.00	Total insurance and Taxes \$5,344.34
Tax	\$4,554.34	Divided by 12 12
Total:	\$5,344.34	New base escrow payment: \$445.36
		New monthly shortage payment: + \$209.98
		New monthly escrow payment \$655.34

Continued on next page

▼ DETACH HERE ▼

If you would like to pay your shortage in full, you can do so online or by mailing the coupon below.



Loan number:	Shortage Due
	\$8,609.40

Shortage Coupon

You can also pay your shortage in full at
myaccount.caliberhomeloans.com

CAL BER HOME LOANS
P O BOX 650856
DALLAS TX 75265-0856

Section 2 Escrow breakdown and next year's expected activity (continued)

Date	Payment to Escrow	What we expect to pay out	Description	Your Anticipated Balance	Balance needed in your account
Beginning Balance				-\$5,046.50	\$3,562.90
03/2021	\$445.36	-\$632.27	COUNTY TAX	-\$5,233.41	\$3,375.99
04/2021	\$445.36	\$0.00		-\$4,788.05	\$3,821.35
05/2021	\$445.36	-\$528.08	C TY/TOWN	-\$4,870.77	\$3,738.63
06/2021	\$445.36	-\$790.00	HOMEOWNER NS	-\$5,215.41	\$3,393.99
07/2021	\$445.36	\$0.00		-\$4,770.05	\$3,839.35
08/2021	\$445.36	-\$3,393.99	SCHOOL	-\$7,718.68	\$890.72
09/2021	\$445.36	\$0.00		-\$7,273.32	\$1,336.08
10/2021	\$445.36	\$0.00		-\$6,827.96	\$1,781.44
11/2021	\$445.36	\$0.00		-\$6,382.60	\$2,226.80
12/2021	\$445.36	\$0.00		-\$5,937.24	\$2,672.16
01/2022	\$445.36	\$0.00		-\$5,491.88	\$3,117.52
02/2022	\$445.36	\$0.00		-\$5,046.52	\$3,562.88

The minimum balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to 2 months of escrow payments to cover increases in your taxes and insurance.

Any transactions that occurred after the statement date will not reflect in the above chart.

Section 3 Escrow Account History

Date	Anticipated payments	Actual payments	Anticipated disbursements	Description	What we disbursed	Description	Required balance	Actual balance
Beginning Balance							\$3,472.41	-\$12,131.44
03/2020	\$434.05	\$0.00	-\$632.27	COUNTY TAX	\$0.00		\$3,274.19	-\$12,131.44
04/2020	\$434.05	\$0.00	\$0.00		\$0.00		\$3,708.24	-\$12,131.44
05/2020	\$434.05	\$0.00	-\$376.77	SCHOOL	-\$528.08	C TY/TOWN *	\$3,765.52	-\$12,659.52
06/2020	\$434.05	\$3,182.11	-\$804.00	HOMEOWNER NS	-\$790.00	HOMEOWNER NS *	\$3,395.57	-\$10,267.41
07/2020	\$434.05	\$0.00	\$0.00		\$0.00		\$3,829.62	-\$10,267.41
08/2020	\$434.05	\$1,273.48	-\$3,395.57	SCHOOL	-\$3,393.99	SCHOOL *	\$868.10	-\$12,387.92
09/2020	\$434.05	\$0.00	\$0.00		\$0.00		\$1,302.15	-\$12,387.92
10/2020	\$434.05	\$636.74	\$0.00		\$0.00		\$1,736.20	-\$11,751.18
11/2020	\$434.05	\$1,837.72	\$0.00		\$0.00		\$2,170.25	-\$9,913.46
12/2020	\$434.05	\$0.00	\$0.00		\$0.00		\$2,604.30	-\$9,913.46
01/2021	\$434.05	\$0.00	\$0.00		\$0.00		\$3,038.35	-\$9,913.46
02/2021	\$434.05	\$0.00	\$0.00		\$0.00		\$3,472.40	-\$9,913.46

The chart above outlines up to twelve months' worth of escrow activity from the effective date of your last active analysis completed by Caliber. f this is the first time receiving an annual escrow statement from Caliber, this section will include up to twelve months' worth of escrow activity, if available.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown. An asterisk (*) indicates a difference in either the amount or date.

Section 4 Additional Information

f your required escrow balance was not reached, this could be due to possible reasons outlined below:

- An increase in your taxes or insurance
- Expired tax exemption
- Unanticipated payment(s) disbursed from your escrow account
- Changes you made to your insurance policy
- Not making scheduled payments to your escrow account

For questions regarding your statement, please contact our Customer Service Department at 800-401-6587, Monday – Friday between the hours of 8:00 a.m. and 8:00 p.m. Central Time, and Saturday between the hours of 8:00 a.m. to 12:00 p.m. Central Time, excluding federal holidays. Please also visit our website at myaccount.caliberhomeloans.com.

Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



HISTORY OF ACCOUNT ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ESTATE OF MICHAEL J FLAHERTY
JANET C FLAHERTY
134 SEAVEY RD
PITTSBURGH, PA 15209

ACCOUNT # [REDACTED]
01/28/2021
REPORT ID: [REDACTED]

Escrow History only reflects Caliber Home Loans Inc. information. Refer to prior servicer for details of prior transactions.

THIS IS A STATEMENT OF ACTIVITY IN YOUR ESCROW ACCOUNT FROM 08/13/2014 TO 01/31/2021

Date	Charge/ Payment	Comments	Insurance Balance	Tax Balance	Unspecified Balance	Escrow Account Balance
08/13/2014	(\$764 00)	Disbursement Homeowners Ins / Condo Master	(\$764.00)	\$0.00	\$0 00	(\$764 00)
06/03/2015	(\$776 00)	Disbursement Homeowners Ins / Condo Master	(\$1,540.00)	\$0.00	\$0 00	(\$1,540 00)
06/06/2016	(\$780 00)	Disbursement Homeowners Ins / Condo Master	(\$2,320.00)	\$0.00	\$0 00	(\$2,320 00)
05/31/2017	\$2,320 00	Credit Adjustment	\$0.00	\$0.00	\$0 00	\$0 00
06/02/2017	\$170 38	Escrow Payment	\$0.00	\$0.00	\$170 38	\$170 38
06/05/2017	(\$780 00)	Disbursement Homeowners Ins / Condo Master	(\$609.62)	\$0.00	\$0 00	(\$609 62)
06/30/2017	\$168 54	Escrow Payment	(\$441.08)	\$0.00	\$0 00	(\$441 08)
06/30/2017	\$170 38	Escrow Payment	(\$270.70)	\$0.00	\$0 00	(\$270.70)
06/30/2017	\$170 38	Escrow Payment	(\$100.32)	\$0.00	\$0 00	(\$100 32)
06/30/2017	(\$170 38)	Escrow Payment Reversal	(\$270.70)	\$0.00	\$0 00	(\$270.70)
08/18/2017	(\$3,734.71)	Disbursement School	(\$270.70)	(\$3,734.71)	\$0 00	(\$4,005.41)
08/29/2017	\$170 38	Escrow Payment	(\$100.32)	(\$3,734.71)	\$0 00	(\$3,835 03)
09/30/2017	\$170 38	Escrow Payment	\$0.00	(\$3,664.65)	\$0 00	(\$3,664 65)
10/30/2017	\$170 38	Escrow Payment	\$0.00	(\$3,494.27)	\$0 00	(\$3,494 27)
11/27/2017	\$170 38	Escrow Payment	\$0.00	(\$3,323.89)	\$0 00	(\$3,323 89)
12/30/2017	\$170 38	Escrow Payment	\$0.00	(\$3,153.51)	\$0 00	(\$3,153 51)
01/31/2018	\$170 38	Escrow Payment	\$0.00	(\$2,983.13)	\$0 00	(\$2,983.13)
02/27/2018	(\$632 27)	Disbursement County Tax	\$0.00	(\$3,615.40)	\$0 00	(\$3,615.40)
02/28/2018	\$170 38	Escrow Payment	\$0.00	(\$3,445.02)	\$0 00	(\$3,445 02)
04/04/2018	\$170 38	Escrow Payment	\$0.00	(\$3,274.64)	\$0 00	(\$3,274 64)
04/27/2018	\$170 38	Escrow Payment	\$0.00	(\$3,104.26)	\$0 00	(\$3,104 26)
05/15/2018	(\$376.77)	Disbursement School	\$0.00	(\$3,481.03)	\$0 00	(\$3,481 03)
05/30/2018	\$170 38	Escrow Payment	\$0.00	(\$3,310.65)	\$0 00	(\$3,310 65)
06/04/2018	(\$787 00)	Disbursement Homeowners Ins / Condo Master	(\$787.00)	(\$3,310.65)	\$0 00	(\$4,097 65)
06/28/2018	\$170 38	Escrow Payment	(\$787.00)	(\$3,140.27)	\$0 00	(\$3,927 27)
07/31/2018	\$170 38	Escrow Payment	(\$787.00)	(\$2,969.89)	\$0 00	(\$3,756 89)
08/23/2018	(\$3,395.73)	Disbursement School	(\$787.00)	(\$6,365.62)	\$0 00	(\$7,152 62)
08/31/2018	\$170 38	Escrow Payment	(\$787.00)	(\$6,195.24)	\$0.00	(\$6,982 24)
09/14/2018	(\$703 24)	Escrow Payment Reversal	(\$787.00)	(\$6,195.24)	(\$703.24)	(\$7,685.48)
11/02/2018	\$305 21	Escrow Payment	(\$787.00)	(\$6,195.24)	(\$398.03)	(\$7,380 27)
11/30/2018	\$305 21	Escrow Payment	(\$787.00)	(\$6,195.24)	(\$92.82)	(\$7,075 06)
12/26/2018	\$305 21	Escrow Payment	(\$787.00)	(\$5,982.85)	\$0.00	(\$6,769 85)
12/26/2018	\$305 21	Escrow Payment	(\$787.00)	(\$5,677.64)	\$0.00	(\$6,464 64)
01/28/2019	\$305 21	Escrow Payment	(\$787.00)	(\$5,372.43)	\$0.00	(\$6,159.43)
02/28/2019	\$305 21	Escrow Payment	(\$787.00)	(\$5,067.22)	\$0.00	(\$5,854 22)
03/04/2019	(\$632 27)	Disbursement County Tax	(\$787.00)	(\$5,699.49)	\$0.00	(\$6,486.49)
05/20/2019	(\$376.77)	Disbursement School	(\$787.00)	(\$6,076.26)	\$0.00	(\$6,863 26)
05/31/2019	\$1,015 59	Escrow Payment	(\$787.00)	(\$5,060.67)	\$0.00	(\$5,847 67)
06/05/2019	(\$804 00)	Disbursement Homeowners Ins / Condo Master	(\$1,591.00)	(\$5,060.67)	\$0.00	(\$6,651 67)
06/11/2019	(\$4,028.49)	Escrow Payment Reversal	(\$1,591.00)	(\$5,060.67)	(\$4,028.49)	(\$10,680.16)
06/11/2019	(\$1,015 59)	Escrow Payment Reversal	(\$1,591.00)	(\$6,076.26)	(\$4,028.49)	(\$11,695.75)
06/11/2019	(\$449 83)	Escrow Payment Reversal	(\$1,591.00)	(\$6,076.26)	(\$4,478.32)	(\$12,145 58)
06/11/2019	(\$305 21)	Escrow Payment Reversal	(\$1,591.00)	(\$6,381.47)	(\$4,478.32)	(\$12,450.79)
06/19/2019	\$305 21	Escrow Payment	(\$1,591.00)	(\$6,381.47)	(\$4,173.11)	(\$12,145 58)
06/19/2019	\$305 21	Escrow Payment	(\$1,591.00)	(\$6,381.47)	(\$3,867.90)	(\$11,840 37)
06/19/2019	\$305 21	Escrow Payment	(\$1,591.00)	(\$6,381.47)	(\$3,562.69)	(\$11,535.16)
06/19/2019	\$305 21	Escrow Payment	(\$1,591.00)	(\$6,381.47)	(\$3,257.48)	(\$11,229 95)
06/29/2019	\$305 21	Escrow Payment	(\$1,591.00)	(\$6,381.47)	(\$2,952.27)	(\$10,924.74)
08/08/2019	\$305 21	Escrow Payment	(\$1,591.00)	(\$6,381.47)	(\$2,647.06)	(\$10,619 53)
08/21/2019	(\$3,395 57)	Disbursement School	(\$1,591.00)	(\$9,777.04)	(\$2,647.06)	(\$14,015.10)
09/27/2019	\$636 21	Escrow Payment	(\$1,591.00)	(\$9,777.04)	(\$2,010.85)	(\$13,378 89)
10/31/2019	\$607 30	Escrow Payment	(\$1,591.00)	(\$9,777.04)	(\$1,403.55)	(\$12,771 59)
12/03/2019	\$636 21	Escrow Payment	(\$1,591.00)	(\$9,777.04)	(\$767.34)	(\$12,135 38)
12/30/2019	\$636 21	Escrow Payment	(\$1,591.00)	(\$9,777.04)	(\$131.13)	(\$11,499.17)
02/21/2020	(\$632 27)	Disbursement County Tax	(\$1,591.00)	(\$10,409.31)	(\$131.13)	(\$12,131.44)
05/20/2020	(\$528 08)	Disbursement City/Town/Township	(\$1,591.00)	(\$10,937.39)	(\$131.13)	(\$12,659 52)
06/03/2020	(\$790 00)	Disbursement Homeowners Ins / Condo Master	(\$2,381.00)	(\$10,937.39)	(\$131.13)	(\$13,449 52)
06/30/2020	\$636 21	Escrow Payment	(\$2,381.00)	(\$10,432.31)	\$0 00	(\$12,813 31)
06/30/2020	\$636 21	Escrow Payment	(\$2,381.00)	(\$9,796.10)	\$0 00	(\$12,177.10)
06/30/2020	\$636 21	Escrow Payment	(\$2,381.00)	(\$9,159.89)	\$0 00	(\$11,540 89)
06/30/2020	\$636.74	Escrow Payment	(\$1,943.46)	(\$8,960.69)	\$0 00	(\$10,904.15)
06/30/2020	\$636.74	Escrow Payment	(\$1,594.00)	(\$8,673.41)	\$0 00	(\$10,267.41)
08/20/2020	(\$3,393 99)	Disbursement School	(\$1,594.00)	(\$12,067.40)	\$0 00	(\$13,661.40)
08/31/2020	\$636.74	Escrow Payment	(\$1,594.00)	(\$11,430.66)	\$0 00	(\$13,024 66)
08/31/2020	\$636.74	Escrow Payment	(\$1,594.00)	(\$10,793.92)	\$0 00	(\$12,387 92)
10/01/2020	\$636.74	Escrow Payment	(\$1,594.00)	(\$10,157.18)	\$0 00	(\$11,751.18)
11/04/2020	\$564 24	Escrow Payment	(\$1,594.00)	(\$9,592.94)	\$0 00	(\$11,186 94)
11/04/2020	\$636.74	Escrow Payment	(\$1,594.00)	(\$8,956.20)	\$0 00	(\$10,550 20)
11/30/2020	\$636.74	Escrow Payment	(\$1,594.00)	(\$8,319.46)	\$0 00	(\$9,913.46)

12/29/2020	\$636.74	Escrow Payment	(\$1,326.81)	(\$7,949.91)	\$0.00	(\$9,276.72)
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Description	Amounts
Insurance Balance	(\$1,326.81)
Homeowner's Ins	(\$1,326.81)
Flood	\$0.00
Earthquake	\$0.00
Windstorm	\$0.00
Mortgage Insurance	\$0.00
Undefined	\$0.00
Tax Balance	(\$7,949.91)
Assessments	\$0.00
County	(\$632.27)
City/Town/Township	(\$528.08)
School	(\$6,789.56)
Municipal District	\$0.00
Ground Rent	\$0.00
HOA/Condo Dues	\$0.00
Undefined	\$0.00
Unspecified Balance	\$0.00
Overall Balance	(\$9,276.72)
Uncollected Escrow Shortage	\$0.00
Escrow Balance Total	(\$9,276.72)

Should you have any further questions regarding your account please call us toll free at 1-800-772-9760.